



BENDETT & McHUGH
ATTORNEYS AT LAW

September 4, 2018

Angela L. Brown
546 Ossipee Trail
Limington, ME 04049

RE: 546 Ossipee Trail, Limington, Maine

Dear Sir/Madam:

This firm serves as legal counsel to Lakeview Loan Servicing, LLC, the mortgagee ("Mortgagee") for the mortgage from Angela L. Brown and Joseph Caroto to American Financial Resources, Inc. (the "Mortgage"), encumbering certain real property and improvements thereon located at 546 Ossipee Trail, Limington, Maine (the "Property") which secures a certain promissory note (the "Note"); together with the Mortgage and all other documents executed in connection therewith, the "Loan Documents") of the same date.

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including without limitation the failure to make monthly payments due under the Note.

As of September 4, 2018, the full amount past due is \$10,256.93 (the "Cure Amount"). Pursuant to 14 M.R.S.A. § 6111, the Loan Documents, and/or the Maine Consumer Credit Code, you have a right to cure the default by paying the full Cure Amount on or before October 12, 2018 (the "Cure Date").

Please be advised only certified funds will be accepted. Please make the check payable to: LoanCare a Division of FNF Servicing, Inc., the servicer of the Mortgage and mail your payment to:

Bendett & McHugh
270 Farmington, Ave., Suite 151
Farmington, CT 06032
ATTN: Rebecca Rollo

An itemization of the Cure Amount, including amounts of past due principal and interest, as well as fees, costs, and all charges required to cure the default is attached to this letter. The total amount needed to cure the default pursuant to this letter does not include any amounts that become due after the date of this letter. However, this will not change the amount needed to cure the default pursuant to this letter. If the default is not cured by the Cure Date, the balance of the Note may be deemed accelerated without further demand, and the Mortgagee or its successor or assignee (together, the "Lender") may proceed with foreclosure of the Mortgage. The Lender may also be entitled to all reasonable costs, expenses and fees incurred by the Lender in pursuing its remedies including, but not limited to, reasonable attorney's fees.

As of September 4, 2018, the Mortgage secures the amount of \$107,611.72.

Notwithstanding any acceleration, pursuant to the terms of the Mortgage and/or applicable law, at any time before a judgment enters enforcing the Mortgage, you may have the opportunity to reinstate

the mortgage loan by paying all sums which would then be due under the Mortgage had no acceleration occurred, including reasonable attorneys' fees and other costs of proceedings which have been incurred as of the date of such payment, and by complying with any reasonable requests of the Lender in connection with protection of its security interest in the Property, as set forth in the Mortgage. If you meet the conditions required to reinstate prior to the deadline established by applicable law and/or the loan documents, you will have the right to have the enforcement of the Mortgage discontinued, and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

You may have options available other than foreclosure. You may discuss available options with the Lender, its servicer if applicable, or a counselor approved by the United States Department of Housing and Urban Development ("HUD") (see attached list of agencies approved by HUD to assist mortgagors in the State to avoid foreclosure). Additional information may be found at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>. You are encouraged to explore available options prior to the Cure Date.

The contact information for an individual representing the lender that may modify the loan is:
LoanCare, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452, Attn: Loss Mitigation (800) 909-9525

Also, you may assert through court action the nonexistence of a default or any other defense you may have to acceleration and sale of the property. If a court action for foreclosure is commenced, you also have a right to assert those claims or defenses in response to that action. Where mediation is available under state law (14 M.R.S.A. §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

NOTICE:

THE LAW FIRM OF BENDETT AND MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

Very truly yours,

Benjamin S. Cirrinone

Benjamin S. Cirrinone, Esq.

SENT VIA FIRST CLASS CERTIFICATED, POSTAGE PREPAID

Itemization of Cure Amount thru September 4, 2018

Principal & Interest & Escrow Payments	\$8,808.25
10 Payments @ \$800.72	
1 Payment @ \$801.05	
Attorney's Fees	\$179.00
Late Charges Due	\$115.68
Property Inspection Fee	\$165.00
Prior Foreclosure Fees & Costs	\$985.00
Property Preservation Expense	\$4.00
Total arrearage	\$10,256.93

This listing is current as of 08/01/2018.

Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY
 Phone: 207-626-4670
 Toll Free: 800-452-4668
 Fax: 207-626-4678
 Email: dkjohnson@mainehousing.org
 Address: 353 Water Street
 AUGUSTA, Maine 04330-4665
 Counseling Services: - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 Languages: - English
 Affiliation:
 Website: www.mainehousing.org
 Agency ID: 81227

Agency Name: MAINE STATE HOUSING AUTHORITY
 Phone: 207-626-4670
 Toll Free:
 Fax:
 Email: dkjohnson@mainehousing.org
 Address: 353 Water St
 Augusta, Maine 04330-6113
 Counseling Services: - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 Languages: - English
 Affiliation: MAINE STATE HOUSING AUTHORITY
 Website: http://www.mainehousing.org
 Agency ID: 84456

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM
 Phone: 207-974-2403
 Toll Free: 888-424-0151
 Fax: 207-973-3699
 Email: hmassow@penquis.org
 Address: 262 Harlow Street
 PO Box 1162
 BANGOR, Maine 04401-4952
 Counseling Services: - Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 Languages: - English
 Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
 Website: http://www.penquis.org
 Agency ID: 81649

Agency Name: MIDCOAST MAINE COMMUNITY ACTION
 Phone: 207-442-7963
 Toll Free: 800-221-2221
 Fax: 207-443-7447
 Email: candice.carpenter@mimcacorp.org
 Address: 34 Wing Farm Pkwy
 Bath, Maine 04530-1515
 Counseling Services: - Financial Management/Budget Counseling
 - Rental Housing Counseling
 - Services for Homeless Counseling
 Languages: - English
 - Spanish
 Affiliation:
 Website: http://www.midcoastmainecommunityaction.org
 Agency ID: 80502

Agency Name: WALDO COMMUNITY ACTION PARTNERS
 Phone: 207-338-6809
 Toll Free:
 Fax:
 Email: N/A
 Address: 9 Field St Ste 201
 Belfast, Maine 04915-6661

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages:

- English
- French
- German

Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://waldocap.org>
Agency ID: 90310

Agency Name: COASTAL ENTERPRISES, INCORPORATED
Phone: 207-504-5900
Toll Free: 877-340-2649
Fax:
Email: jason.thomas@ceimaine.org
Address: 30 Federal Street
 Suite 100
 BRUNSWICK, Maine 04011-1510

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages:

- English
- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.ceimaine.org>
Agency ID: 80985

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
Phone: 207-553-7780-3347
Toll Free: 800-339-6516
Fax: 207-553-7778
Email: ndigeronimo@avestahousing.org
Address: 307 Cumberland Avenue
 PORTLAND, Maine 04101-4920

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

Languages:

- English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 477 Congress St 5Th Floor
 Portland, Maine 04101

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English
- Spanish
Affiliation: MONEY MANAGEMENT INTERNATIONAL, INC.
Website: <http://www.moneymanagement.org>
Agency ID: 82632

Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED
Phone: 207-774-8211
Toll Free:
Fax: 207-828-2300
Email: nlheald@ptla.org
Address: 88 Federal St
PO Box 547
PORTLAND, Maine 04101-4205
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - Arabic
- ASL
- Cambodian
- Cantonese
- Chinese Mandarin
- Creole
- Czech
- English
- Farsi
- French
- Hindi
- Hmong
- Indonesian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

Affiliation:
Website: <http://www.ptla.org>
Agency ID: 80635

Agency Name: PROSPERITY ME FKA COMMUNITY FINANCIAL LITERACY
Phone: 207-797-7890
Toll Free:
Fax:
Email: crwaganje@prosperityme.org
Address: 309 Cumberland Ave Ste 202
Portland, Maine 04101-4982
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English
- French
- Other
- Swahili

Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://cflme.org/>
Agency ID: 80649

Agency Name: ARDOOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-764-3721
Toll Free:
Fax:
Email: N/A
Address: 771 Main St
Presque Isle, Maine 04769-2201
Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English
 Affiliation: MAINE STATE HOUSING AUTHORITY
 Website: <http://www.acap-me.org>
 Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
 Phone: 207-459-2903
 Toll Free:
 Fax: 207-490-5026
 Email: Meaghan.Arzberger@yccac.org
 Address: 6 Spruce Street
 SANFORD, Maine 04073-2917

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling

Languages: - English
 Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
 Website: <http://www.yccac.org>
 Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
 Phone: 207-333-6419
 Toll Free:
 Fax: 207-795-4069
 Email: homequest@community-concepts.org
 Address: 17 Market Square
 SOUTH PARIS, Maine 04281-1533

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling

Languages: - English
 Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
 Website: www.community-concepts.org
 Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
 Phone: 800-542-8227
 Toll Free:
 Fax:
 Email: N/A
 Address: 97 Water St
 Waterville, Maine 04901-6339

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English
 Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
 Website: <http://www.kvcap.org>
 Agency ID: 81685

BENDETT & McHUGH
ATTORNEYS AT LAW

September 4, 2018

Joseph Caroto
546 Ossipee Trail
Limington, ME 04049

RE: 546 Ossipee Trail, Limington, Maine

Dear Sir/Madam:

This firm serves as legal counsel to Lakeview Loan Servicing, LLC, the mortgagee ("Mortgagee") for the mortgage from Angela L. Brown and Joseph Caroto to American Financial Resources, Inc. (the "Mortgage"), encumbering certain real property and improvements thereon located at 546 Ossipee Trail, Limington, Maine (the "Property") which secures a certain promissory note (the "Note"; together with the Mortgage and all other documents executed in connection therewith, the "Loan Documents") of the same date.

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including without limitation the failure to make monthly payments due under the Note.

As of September 4, 2018, the full amount past due is \$10,256.93 (the "Cure Amount"). Pursuant to 14 M.R.S.A. § 6111, the Loan Documents, and/or the Maine Consumer Credit Code, you have a right to cure the default by paying the full Cure Amount on or before October 12, 2018 (the "Cure Date"). **Please be advised only certified funds will be accepted.** Please make the check payable to: LoanCare a Division of FNF Servicing, Inc., the servicer of the Mortgage and mail your payment to:

Bendett & McHugh
270 Farmington, Ave., Suite 151
Farmington, CT 06032
ATTN: Rebecca Rollo

An itemization of the Cure Amount, including amounts of past due principal and interest, as well as fees, costs, and all charges required to cure the default is attached to this letter. The total amount needed to cure the default pursuant to this letter does not include any amounts that become due after the date of this letter. However, this will not change the amount needed to cure the default pursuant to this letter. If the default is not cured by the Cure Date, the balance of the Note may be deemed accelerated without further demand, and the Mortgagee or its successor or assignee (together, the "Lender") may proceed with foreclosure of the Mortgage. The Lender may also be entitled to all reasonable costs, expenses and fees incurred by the Lender in pursuing its remedies including, but not limited to, reasonable attorney's fees.

As of September 4, 2018, the Mortgage secures the amount of \$107,611.72.

Notwithstanding any acceleration, pursuant to the terms of the Mortgage and/or applicable law, at any time before a judgment enters enforcing the Mortgage, you may have the opportunity to reinstate

the mortgage loan by paying all sums which would then be due under the Mortgage had no acceleration occurred, including reasonable attorneys' fees and other costs of proceedings which have been incurred as of the date of such payment, and by complying with any reasonable requests of the Lender in connection with protection of its security interest in the Property, as set forth in the Mortgage. If you meet the conditions required to reinstate prior to the deadline established by applicable law and/or the loan documents, you will have the right to have the enforcement of the Mortgage discontinued, and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

You may have options available other than foreclosure. You may discuss available options with the Lender, its servicer if applicable, or a counselor approved by the United States Department of Housing and Urban Development ("HUD") (see attached list of agencies approved by HUD to assist mortgagors in the State to avoid foreclosure). Additional information may be found at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>. You are encouraged to explore available options prior to the Cure Date.

The contact information for an individual representing the lender that may modify the loan is:
LoanCare, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452, Attn: Loss Mitigation (800) 909-9525

Also, you may assert through court action the nonexistence of a default or any other defense you may have to acceleration and sale of the property. If a court action for foreclosure is commenced, you also have a right to assert those claims or defenses in response to that action. Where mediation is available under state law (14 M.R.S.A. §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

NOTICE:

THE LAW FIRM OF BENDETT AND MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

Very truly yours,

Benjamin S. Cirrinone

Benjamin S. Cirrinone, Esq.

SENT VIA FIRST CLASS CERTIFICATED, POSTAGE PREPAID

Itemization of Cure Amount thru September 4, 2018

Principal & Interest & Escrow Payments	\$8,808.25
10 Payments @ \$800.72	
1 Payment @ \$801.05	
Attorney's Fees	\$179.00
Late Charges Due	\$115.68
Property Inspection Fee	\$165.00
Prior Foreclosure Fees & Costs	\$985.00
Property Preservation Expense	\$4.00
Total arrearage	\$10,256.93

This listing is current as of 08/01/2018.

Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY
 Phone: 207-626-4670
 Toll Free: 800-452-4668
 Fax: 207-626-4678
 Email: dkjohnson@mainehousing.org
 Address: 353 Water Street
 AUGUSTA, Maine 04330-4665
 Counseling Services: - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 Languages: - English
 Affiliation:
 Website: www.mainehousing.org
 Agency ID: 81227

Agency Name: MAINE STATE HOUSING AUTHORITY
 Phone: 207-626-4670
 Toll Free:
 Fax:
 Email: dkjohnson@mainehousing.org
 Address: 353 Water St
 Augusta, Maine 04330-6113
 Counseling Services: - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 Languages: - English
 Affiliation: MAINE STATE HOUSING AUTHORITY
 Website: http://www.mainehousing.org
 Agency ID: 84456

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM
 Phone: 207-974-2403
 Toll Free: 888-424-0151
 Fax: 207-973-3699
 Email: hmassow@penquis.org
 Address: 262 Harlow Street
 PO Box 1162
 BANGOR, Maine 04401-4952
 Counseling Services: - Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 Languages: - English
 Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
 Website: http://www.penquis.org
 Agency ID: 81649

Agency Name: MIDCOAST MAINE COMMUNITY ACTION
 Phone: 207-442-7963
 Toll Free: 800-221-2221
 Fax: 207-443-7447
 Email: candice.carpenter@mncacorp.org
 Address: 34 Wing Farm Pkwy
 Bath, Maine 04530-1515
 Counseling Services: - Financial Management/Budget Counseling
 - Rental Housing Counseling
 - Services for Homeless Counseling
 Languages: - English
 - Spanish
 Affiliation:
 Website: http://www.midcoastmainecommunityaction.org
 Agency ID: 80502

Agency Name: WALDO COMMUNITY ACTION PARTNERS
 Phone: 207-338-6809
 Toll Free:
 Fax:
 Email: N/A
 Address: 9 Field St Ste 201
 Belfast, Maine 04915-6661

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Resolving/Preventing Mortgage Delinquency Workshops
 - Services for Homeless Counseling

Languages: - English
 - French
 - German

Affiliation: MAINE STATE HOUSING AUTHORITY
 Website: <http://waldocap.org>
 Agency ID: 90310

Agency Name: COASTAL ENTERPRISES, INCORPORATED
 Phone: 207-504-5900
 Toll Free: 877-340-2649
 Fax:
 Email: jason.thomas@ceimaine.org
 Address: 30 Federal Street
 Suite 100
 BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling

Languages: - English
 - Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
 Website: <http://www.ceimaine.org>
 Agency ID: 80985

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
 Phone: 207-553-7780-3347
 Toll Free: 800-339-6516
 Fax: 207-553-7778
 Email: ndigeronimo@avestahousing.org
 Address: 307 Cumberland Avenue
 PORTLAND, Maine 04101-4920

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
 Website: www.avestahousing.org
 Agency ID: 81144

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND
 Phone: 866-232-9080
 Toll Free: 866-232-9080
 Fax: 866-921-5129
 Email: counselinginfo@moneymanagement.org
 Address: 477 Congress St 5th Floor
 Portland, Maine 04101

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling

Languages: - English
- Spanish
Affiliation: MONEY MANAGEMENT INTERNATIONAL INC
Website: <http://www.moneymanagement.org>
Agency ID: 82632

Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED
Phone: 207-774-8211
Toll Free:
Fax: 207-828-2300
Email: nheald@ptla.org
Address: 88 Federal St
PO Box 547
PORTLAND, Maine 04101-4205
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - Arabic
- ASL
- Cambodian
- Cantonese
- Chinese Mandarin
- Creole
- Czech
- English
- Farsi
- French
- Hindi
- Hmong
- Indonesian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

Affiliation:
Website: <http://www.ptla.org>
Agency ID: 80635

Agency Name: PROSPERITY ME FKA COMMUNITY FINANCIAL LITERACY
Phone: 207-797-7890
Toll Free:
Fax:
Email: crwaganje@prosperityme.org
Address: 309 Cumberland Ave Ste 202
Portland, Maine 04101-4982
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English
- French
- Other
- Swahili

Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://cflme.org/>
Agency ID: 80649

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-764-3721
Toll Free:
Fax:
Email: N/A
Address: 771 Main St
Presque Isle, Maine 04769-2201
Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 Languages: - English
 Affiliation: MAINE STATE HOUSING AUTHORITY
 Website: <http://www.acap-me.org>
 Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
 Phone: 207-459-2903
 Toll Free:
 Fax: 207-490-5026
 Email: Meaghan.Arzberger@yccac.org
 Address: 6 Spruce Street
 SANFORD, Maine 04073-2917
 Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling
 Languages: - English
 Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
 Website: <http://www.yccac.org>
 Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
 Phone: 207-333-6419
 Toll Free:
 Fax: 207-795-4069
 Email: homequest@community-concepts.org
 Address: 17 Market Square
 SOUTH PARIS, Maine 04281-1533
 Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 Languages: - English
 Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
 Website: www.community-concepts.org
 Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
 Phone: 800-542-8227
 Toll Free:
 Fax:
 Email: N/A
 Address: 97 Water St
 Waterville, Maine 04901-6339
 Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 Languages: - English
 Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
 Website: <http://www.kvcap.org>
 Agency ID: 81685
